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ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1980-81

SUPERINTENDENT OF BANKS

STATE OF ARIZONA

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1981

License No.			
	AJO		
762	Termplan Inc. of Arizona	21 Pajaro Street	(85321)
	BISBEE		
764	Termplan Inc. of Arizona	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corporation	1226-K East Florence Blvd.	(85222)
146	Transamerica Financial Services	108 East Florence Blvd.	(85222)
	CHANDLER		
631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
454	Transamerica Financial Services	1018 North Arizona Avenue	(85224)
	CLIFTON		
765	Termplan Inc. of Arizona	N. Coronado Blvd.	(85533)
	DOUGLAS		
23	The City Loan & Finance Co.	531 Eleventh Street	(85607)
766	Termplan Inc. of Arizona	1108 G. Avenue	(85607)
151	Transamerica Financial Services	557 Tenth Street	(85607)
	FLAGSTAFF		
581	Avco Fin. Serv. of Maricopa, Inc.	2529 East Seventh	(86001)
268	Beneficial Finance Co. of Arizona	1796 E. Santa Fe Avenue	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
767	Termplan Inc. of Arizona	1471 South Milton Road	(86001)
122	Transamerica Financial Services	2615 North 4th Street	(86001)
	GLENDALE		
496	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Assoc. Fin. Serv. Co. of Arizona, Inc.	4742 West Glendale Avenue	(85301)
34	Beneficial Finance Co. of Arizona	5613 West Glendale Avenue	(85301)
658	Citicorp Person-to-Person Fin. Center	5719 West Northern	(85301)
663	Dial Finance Company of Arizona	4329 West Clendale Avenue	(85301)
638	Household Finance Corporation	5809 West Glendale Avenue	(85301)
768	Termplan Inc. of Arizona	5414 West Glendale Avenue	(85301)
463	Transamerica Financial Services	5233 West Glendale Avenue	(85301)
	GLOBE		
685	Beneficial Finance Co. of Arizona	205 West Oak	(85501)
682	Household Finance Corporation	Cobre Valley Shopping Center	(85501)
769	Termplan Inc. of Arizona	1100 North Broad Street	(85501)
	KINGMAN		
583	Avco Fin. Serv. of Maricopa, Inc.	419 East Beale Street	(86401)
687	Beneficial Finance Co. of Arizona	820 East Beale Street	(86401)
784	Security Pacific Finance Corporation	315 East Oak Street	(86401)
	MESA		
632	Aetna Finance Company	19 West Main Street	(85201)
477	Assoc. Fin. Serv. Co. of Arizona, Inc.	213 West Main Street	(85201)
584	Avco Fin. Serv. of Maricopa, Inc.	261 West Main Street	(85201)
748	Barclays American Corp. DBA Barclays American/Financial	1840 West Southern	(85202)
659	Citicorp Person-to-Person Fin. Center	1836 West Main Street	(35201)
359	Credithrift of America, Inc. #3	27 South Stapley Drive	(85201)
518	Credithrift of America. Inc. #3	2653 West Baseline Road	(85202)
620	Dial Finance Co. of Arizona	500 West Southern Avenue	(85202)
526	Fidelity Financial Services, Inc.	708 East Main	(85203)
639	Household Finance Corporation	20 East Main Street	(85201)
778	Southwest Beneficial Finance, Inc.	41 West Main Street	(85201)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1981

	MESA (Continued)		
703	Sunamerica Financial Corp.	450 East Southern Avenue	(85201)
770	Termplan Inc. of Arizona	2620 West Baseline Road	(85202)
160	Transamerica Financial Services	1140 S. Country Club Drive	(85202)
673	USLIFE Credit Corporation	20 North Country Club	(85201)
	NOGALES		
139	The City Loan & Finance Co.	219 Morley Avenue	(85621)
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)
	PHOENIX		
706	Aetna Finance Company	3524 E. Indian School Road	(85012)
498	Aetna Finance Company	4815 North Central Avenue	(85012)
158	Arizona Finance Company	207 East Camelback Road	(85012)
271	Assoc. Fin. Serv. Co. of Arizona, Inc.	2643 W. Bethany Home Road	(85017)
552	Assoc. Fin. Serv. Co. of Arizona, Inc.	6522 North 16th Street	(85014)
251	Assoc. Fin. Serv. Co. of Arizona, Inc.	4605 East Thomas Road	(85010)
489	Assoc. Fin. Serv. Co. of Arizona, Inc.	2830 North 51st Avenue	(85035)
730	Assoc. Fin. Serv. Co. of Arizona, Inc.	3562 West Cactus	(85029)
585	Avco Fin. Serv. of Maricopa, Inc.	1800 West Bethany Home Road	(85015)
347	Avco Fin. Serv. of Maricopa, Inc.	4531 North 16th Street	(85016)
555	Avco Fin. Serv. of Maricopa, Inc.	5357 W. Indian School Road	(85031)
586	Avco Fin. Serv. of Maricopa, Inc.	26 West Osborn Road	(85013)
543	Avco Fin. Serv. of Maricopa, Inc.	12440 North 28th Drive	(85029)
747	Barclays American Corp. DBA Barclays American/Financial	2601 West Dunlap	(85021)
356	Beneficial Finance Co. of Phoenix	2007-A W. Bethany Home Road	(85015)
625	Beneficial Finance Co. of Phoenix	3222 East Cactus Road	(85029)
117	Beneficial Finance Co. of Phoenix	3744 E. Indian School Road	(85006)
575	Beneficial Finance Co. of Phoenix	12414 North 28th Drive	(85029)
471	Blazer Financial Services, Inc.	3182 E. Indian School Road	(85016)
301	C.I.T. Financial Services, Inc.	6245 North 35th Avenue	(85017)
494	Century Finance Co. of Arizona	2428 North 16th Street	(85006)
679	Citicorp Person-to-Person Fin. Center	2077 East Camelback Road	(85016)
660	Citicorp Person-to-Person Fin. Cente	1558 West Montebello	(85015)
678	Citicorp Person-to-Person Fin. Center	9861 Metro Parkway West	(85021)
657	Citicorp Person-to-Person Fin. Center	777 East Missouri	(85014)
661	Citicorp Person-to-Person Fin. Center	4421-A East Thomas Road	(85018)
562	Commercial Credit Plan, Inc.	2822 West Cactus Road	(85029)
361	Credithrift of America, Inc. #3	2619 W. Bethany Home Road	(85017)
349	Credithrift of America, Inc.	527 East Camelback Road	(85012)
603	Credithrift of America, Inc.	4225 West Glendale Avenue	(85021)
464	Credithrift of America, Inc.	4726 E. Indian School Road	(85018)
616	Dial Finance Company of Arizona	1025 North Central Avenue	(85004)
665	Dial Finance Company of Arizona	3553 West Northern	(85021)
621	Dial Finance Company of Arizona	4524 North 16th Street	(85016)
666	Dial Finance Company of Arizona	3630 East Thomas Road	(85018)
667	Dial Finance Company of Arizona	3516 West Cactus	(85029)
733	Dial Finance Company of Arizona	12016 North 32nd Street	(85028)
30	Family Loan Company, Inc.	1610 East Van Buren	(85006)
522	Fidelity Financial Services, Inc.	2947 W. Indian School Road	(85017)
519	Fidelity Financial Services, Inc.	6027 North 7th Street	(85014)
680	Finance America Credit Corporation	10210 North 25th Avenue	(85028)
490	Ford Motor Credit Company	4131 N. 24th Street	(85016)
640	Household Finance Corporation	1903 East Camelback Road	(85016)
641	Household Finance Corporation	5220 W. Indian School Road	(85031)
20	Household Finance Corporation	3033 North Central Avenue	(85012)
643	Household Finance Corporation	1777 West Camelback Road	(85015)
734	Household Finance Corporation	4518 East Thomas Road	(85018)
259	Postal Finance Company	1816 West Bethany Home	(85015)
363	Postal Finance Company	1912 East Camelback Road	(85018)
472	Postal Finance Company	3201 North Central	(85012)
626	Postal Finance Company	3534 West Peoria Avenue	(85029)
788	Security Pacific Finance Corporation	5050 North 19th Avenue	(85015)
777	Southwest Beneficial Finance, Inc.	3411 West Northern	(85021)
779	Southwest Beneficial Finance, Inc.	2001 West Bethany Home Road	(85015)
780	Southwest Beneficial Finance, Inc.	12414 North 28th Drive	(85029)
776	Southwest Beneficial Finance, Inc.	3744 East Indian School Road	(85018)

PHOENIX (Continued)

736	Statewide Finance Co.	4131 North 24th Street	(85016)
740	Sunamerica Financial Corporation	10640 North 28th Drive	(85029)
773	Termplan Inc. of Arizona	12818 North 19th Avenue	(85029)
772	Termplan Inc. of Arizona	1302 North First Street	(85004)
771	Termplan Inc. of Arizona	5020 North Seventh Street	(85014)
792	Termplan Inc. of Arizona DBA Finance One Mortgage of Arizona, Inc.	4245 West Thunderbird Road	(85023)
439	Transamerica Financial Services	520 East Dunlap	(85020)
745	Transamerica Financial Services	2880 East Northern	(85028)
152	Transamerica Financial Services	3033 North 24th Street	(85016)
446	Transamerica Financial Services	3826 W. Indian School Road	(85031)
246	Transamerica Financial Services	4815 North 27th Avenue	(85017)
514	USLIFE Credit Corporation	513 East Camelback Road	(85012)
707	USLIFE Credit Corporation	2747 West Windrose Drive	(85029)
738	USLIFE Credit Corporation	16810 N. Cave Creek Road	(85032)
722	Wells Fargo Credit Corporation	4520 North Central Avenue	(85012)
723	Wells Fargo Credit Corporation	3101 West Peoria Avenue	(85029)

PRESCOTT

587	Avco Fin. Serv. of Maricopa, Inc.	105 North Cortez	(86301)
42	Beneficial Finance Co. of Arizona	229 West Gurley Street	(86301)
377	Credithrift of America, Inc. #2	617-A Miller Valley Road	(86301)
656	Household Finance Corporation	117 East Gurley Street	(86301)
153	Transamerica Financial Services	1042 Willow Creek Road	(86301)

SAFFORD

588	Avco Fin. Serv. of Maricopa, Inc.	1918 West Thatcher Blvd.	(85546)
690	Beneficial Finance Co. of Arizona	403 Main Street	(85546)
718	Household Finance Corporation	611 Main Street	(85546)

SCOTTSDALE

275	Assoc. Fin. Serv. of Arizona, Inc.	1133 North Scottsdale Road	(85257)
589	Avco Fin. Serv. of Maricopa, Inc.	2013 North Scottsdale Road	(85257)
713	Beneficial Finance Co. of Arizona	2712 North 68th Street	(85035)
677	Citicorp Person-to-Person Fin. Center	7620 E. Indian School Road	(85251)
406	Commercial Credit Plan, Inc.	4320 North Miller Road	(85251)
675	Household Finance Corporation	7049 East McDowell Road	(85257)
717	Sunamerica Financial Corporation	6991 East Camelback Road	(85251)
431	Transamerica Financial Services	1915 North Scottsdale Road	(85257)
726	Wells Fargo Credit Corporation	7501 East McCormick Parkway	(85258)

SHOW LOW

613	Transamerica Financial Services	Professional Plaza Room 16-A	(85901)

SIERRA VISTA

590	Avco Fin. Serv. of Maricopa, Inc.	833 Fry Boulevard, N.E.	(85635)
651	Beneficial Finance Company of Arizona	2333 West Fry Boulevard	(85635)
645	Household Finance Corporation	266 Fry Boulevard	(85635)
774	Termplan Inc. of Arizona	El Coronado Shops	(85635)

SUPERIOR

36	Superior Loan Company	151 Main Street	(85273)

TEMPE

551	Assoc. Fin. Serv. Co. of Arizona, Inc.	1 West Baseline	(85283)
708	Avco Fin. Serv. of Maricopa, Inc.	220 West Southern Avenue	(85281)
35	Beneficial Finance Co. of Arizona	2107 South Rural Road	(85282)
710	Commercial Credit Plan, Inc.	Lake County Village	(85282)
668	Dial Finance Company of Arizona	5136 South Rural Road	(85282)
711	Finance America Corporation	2510 South Rural Road	(85282)
601	Household Finance Corporation	201 East Southern	(85282)
580	Postal Finance Company	3310 South McClintock	(85282)
476	Transamerica Financial Services	307 East Southern	(85282)
724	Wells Fargo Credit Corporation	1858 East Southern	(85282)

TUCSON

501	Aetna Finance Company	72 South Stone Avenue	(85701)
559	Aetna Finance Company	4054 East 22nd Street	(85711)
721	Aetna Finance Company	3968 North Oracle Road	(85705)
321	Assoc. Fin. Serv. Co. of Arizona, Inc.	4635 East Broadway	(85711)
782	Assoc. Fin. Serv. Co. of Arizona, Inc.	5040 North Oracle Road	(85704)
591	Avco Fin. Serv. of Maricopa, Inc.	2343 East Broadway	(85716)
674	Avco Fin. Serv. of Maricopa, Inc.	6452 North Oracle Road	(85704)
592	Avco Fin. Serv. of Maricopa, Inc.	6545 East 22nd Street	(85711)
727	Avco Fin. Serv. of Maricopa, Inc.	4606 East Grant Road	(85716)
746	Barclays American Corporation DBA Barclays American/Financial	6125 East Broadway	(85711)
612	Beneficial Finance Co. of Arizona	5634 East Broadway	(85711)
3	Beneficial Finance Co. of Arizona	120 West Broadway	(85701)
614	Beneficial Finance Co. of Arizona	4134 North Oracle Road	(85705)
182	Beneficial Finance Co. of Arizona	4611 East Speedway	(85705)
224	Blazer Financial Services, Inc.	6121 East Broadway	(85711)
545	Century Finance Company of Arizona	2532 East Broadway	(85716)
578	C.I.T. Financial Services, Inc.	7272 East Broadway	(85710)
698	Citicorp Person-to-Person Fin. Center	3601 East Broadway	(85716)
699	Citicorp Person-to-Person Fin. Center	201 North Stone Street	(85701)
700	Citicorp Person-to-Person Fin. Center	5870 East Broadway	(85700)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
756	Copper Finance Company, Inc.	8521 Tanque Verde	(85715)
542	Credithrift of America, Inc. #3	7637 East Speedway	(85710)
622	Dial Finance Co. of Arizona	2545 East Broadway	(85716)
669	Dial Finance Co. of Arizona	2625 North First Avenue	(85719)
623	Dial Finance Co. of Arizona	76 South Stone Avenue	(85701)
670	Dial Finance Co. of Arizona	5508 East 22nd Street	(85711)
50	Fidelity Financial Service, Inc.	4449 East Broadway	(85719)
704	Finance America Corporation	7290 East Broadway	(85710)
646	Household Finance Corporation	6339 East Broadway	(85710)
26	Household Finance Corporation	121 East Congress	(85701)
541	Household Finance Corporation	4044 North Oracle Road	(85703)
468	Postal Finance Company	2945 East Grant Road	(85716)
540	Postal Finance Company	5176 East 22nd Street	(85711)
787	Security Pacific Finance Corporation	5141 North Oracle Road	(85704)
786	Security Pacific Finance Corporation	4903 East Broadway	(85711)
781	Southwest Beneficial Finance, Inc.	4134 North Oracle Road	(85705)
775	Termplan Inc. of Arizona	2334 East Broadway	(85719)
763	Termplan Inc. of Arizona	5339 South 12th Avenue	(85706)
163	Transamerica Financial Services	4665 East Broadway	(85711)
560	Transamerica Financial Services	2574 South Kolb	(85701)
605	Transamerica Financial Services	5430 South 12th Avenue	(85706)
744	Transamerica Financial Services	655 North Alvernon	(85711)
515	USLIFE Credit Corporation	68 South Stone Avenue	(85701)
712	USLIFE Credit Corporation	6061 East Broadway	(85711)
737	USLIFE Credit Corporation	3853 South 6th Avenue	(85706)
736	Wells Fargo Credit Corporation	5151 East Broadway	(85711)

WILLCOX

701	Desert Finance Company	190 North Curtis	(85643)

WINSLOW

147	Transamerica Financial Services	113 Warren Avenue	(86047)

YUMA

636	Aetna Finance Company	2366 Fourth Avenue	(85364)
181	Beneficial Finance Co. of Arizona	1045 South 4th Avenue	(85364)
790	Dial Finance Co. of Arizona	1418 Fourth Avenue	(85364)
421	Fidelity Financial Services	1101 Fourth Avenue	(85364)
647	Household Finance Corporation	2375 South 4th Avenue	(85364)
785	Security Pacific Finance Corporation	1628 Fourth Avenue	(85364)
128	Transamerica Financial Services	1624 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

TOTAL OF 206 LICENSES AS OF JUNE 30, 1981

193 Licensed as branches or subsidiaries of 24 Interstate Companies

Name	Location	Number
Aristar Management, Inc.	Coral Gales, Florida	2
Associates Financial Services Co., Inc.	South Bend, Indiana	11
Avco Financial Services, Inc.	Newport Beach, California	16
Barclays American Corp. DBA Barclays American/Financial	Charlotte, North Carolina	3
Beneficial Finance Corp.	Morristown, New Jersey	18
Century Acceptance Corp.	Kansas City, Missouri	2
Chase Manhattan Financial Serv., Inc. DBA Chase Manhattan of Arizona	Newark, Delaware	1
C.I.T. Financial Corporation	New York, New York	2
Citicorp Person-to-Person, Inc.	St. Louis, Missouri	11
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp.	Evansville, Indiana	8
Dial Financial Corporation	Des Moines, Iowa	14
Fidelity Acceptance Corp.	Minneapolis, Minnesota	5
FinanceAmerica Corporation	Allentown, Pennsylvania	3
Ford Motor Credit Company	Dearborn, Michigan	1
Household Finance Corporation	Prospect Heights, Illinois	20
ITT Financial Corporation	St. Louis, Missouri	8
Manufacturers Hanover Consumer Services, Inc.	Huntingdon Valley, Pennsylvania	14
Postal Finance Company	Sioux City, Iowa	7
Security Pacific Finance Corp.	San Diego, California	5
Southwest Beneficial Finance, Inc.	Morristown, New Jersey	7
The Sun Finance & Loan Company	Cleveland, Ohio	1
Transamerica Financial Services	Los Angeles, California	21
USLIFE Credit Corporation	Schaumburg, Illinois	8

CONSUMER FINANCE COMPANIES

8 Licensed as branches or subsidiaries of 3 Intrastate Companies

Name	Location	Number
The City Loan & Finance Co.	Douglas, Arizona	2
Superior Loan Company	Superior, Arizona	1
Wells Fargo Credit Corporation	Scottsdale, Arizona	5

CONSUMER FINANCE COMPANIES

5 Licensed as Independent Companies

Name	Location
Arizona Finance Company	Phoenix
Copper Finance Company, Inc.	Tucson
Desert Finance Company	Willcox
Family Loan Company, Inc.	Phoenix
Statewide Finance Company	Phoenix

CONSUMER FINANCE COMPANIES

35 New Licenses Issued During Fiscal Year 1980-1981

License No.	Name	Location	Licensed
760	Security Pacific Finance Corp.	Kingman	7-1-80
757	Security Pacific Finance Corp.	Yuma	7-1-80
761	Security Pacific Finance Corp.	Phoenix	7-1-80
759	Security Pacific Finance Corp.	Tucson	7-1-80
758	Security Pacific Finance Corp.	Tucson	7-1-80
762	Termplan Inc. of Arizona	Ajo	8-29-80
763	Termplan Inc. of Arizona	Tucson	8-29-80
764	Termplan Inc. of Arizona	Bisbee	8-29-80
765	Termplan Inc. of Arizona	Clifton	8-29-80
766	Termplan Inc. of Arizona	Douglas	8-29-80
767	Termplan Inc. of Arizona	Flagstaff	8-29-80
768	Termplan Inc. of Arizona	Glendale	8-29-80
769	Termplan Inc. of Arizona	Globe	8-29-80
770	Termplan Inc. of Arizona	Mesa	8-29-80
771	Termplan Inc. of Arizona	Phoenix	8-29-80
772	Termplan Inc. of Arizona	Phoenix	8-29-80
773	Termplan Inc. of Arizona	Phoenix	8-29-80
774	Termplan Inc. of Arizona	Sierra Vista	8-29-80
775	Termplan Inc. of Arizona	Tucson	8-29-80
777	Southwest Beneficial Finance, Inc.	Glendale	10-10-80
778	Southwest Beneficial Finance, Inc.	Mesa	10-10-80
776	Southwest Beneficial Finance, Inc.	Phoenix	10-10-80
779	Southwest Beneficial Finance, Inc.	Phoenix	10-10-80
781	Southwest Beneficial Finance, Inc.	Tucson	10-10-80
780	Southwest Beneficial Finance, Inc.	Phoenix	10-10-80
783	Associates Fin. Serv. Co. of Arizona, Inc.	Tucson	12-1-80
788	Security Pacific Finance Corp.	Phoenix	1-1-81
784	Security Pacific Finance Corp.	Kingman	1-1-81
786	Security Pacific Finance Corp.	Tucson	1-1-81
787	Security Pacific Finance Corp.	Tucson	1-1-81
785	Security Pacific Finance Corp.	Yuma	1-1-81
789	Dial Finance Co. of Arizona	Flagstaff	3-16-81
790	Dial Finance Co. of Arizona	Yuma	3-16-81
791	Dial Finance Co. of Arizona	Phoenix	6-4-81
792	Termplan Inc. of Arizona DBA Finance One Mortgage of Arizona, Inc.	Phoenix	5-8-81

CONSUMER FINANCE COMPANIES

58 Licenses Surrendered During Fiscal Year 1980-1981

License No.	Name	Location	Surrendered
729	Union Finance Co. of Arizona	Phoenix	7-1-80
534	Personal Financial Services, Inc.	Scottsdale	7-2-80
742	Citicorp Person-to-Person Fin. Center	Scottsdale	7-23-80
725	Continental Credit Corporation	Phoenix	8-13-80
720	Beneficial Finance Co. of Arizona	Glendale	8-15-80
98	Termplan of Ajo, Inc.	Ajo	8-29-80
112	Termplan of Bisbee, Inc.	Bisbee	8-29-80
420	Termplan of Clifton, Inc.	Clifton	8-29-80
396	Termplan of Douglas, Inc.	Douglas	8-29-80
201	Termplan of Flagstaff, Inc.	Flagstaff	8-29-80
136	Termplan of Glendale, Inc.	Glendale	8-29-80
137	Termplan of Globe, Inc.	Globe	8-29-80
716	Termplan Incorporated	Mesa	8-29-80
389	Termplan of Arizona, Inc.	Phoenix	8-29-80
571	Termplan Paradise Village	Phoenix	8-29-80
337	Termplan, Incorporated	Phoenix	8-29-80

CONSUMER FINANCE COMPANIES

200	Termplan of Sierra Vista, Inc	Sierra Vista	8-29-80
338	Termplan, Incorporated	Tucson	8-29-80
604	Termplan, Pima, Inc	Tucson	8-29-80
754	SIC DBA Beneficial Finance of Grand Canyon, Inc	Mesa	10-10-80
753	SIC DBA Beneficial Finance of Grand Canyon, Inc	Phoenix	10-10-80
751	SIC DBA Beneficial Finance of Grand Canyon, Inc	Phoenix	10-10-80
749	SIC DBA Beneficial Finance of Grand Canyon, Inc	Phoenix	10-10-80
755	SIC DBA Beneficial Finance of Grand Canyon, Inc	Phoenix	10-10-80
750	SIC DBA Beneficial Finance of Grand Canyon, Inc	Tucson	10-10-80
696	Citicorp Person-to-Person Fin. Center	Sierra Vista	10-15-80
731	Valentine Financial Inc. of Arizona	Scottsdale	10-27-80
92	The City Loan & Finance Co	Douglas	11-14-80
761	Security Pacific Finance Corp	Phoenix	12-31-80
760	Security Pacific Finance Corp	Kingman	12-31-80
759	Security Pacific Finance Corp	Tucson	12-31-80
758	Security Pacific Finance Corp	Tucson	12-31-80
757	Security Pacific Finance Corp	Yuma	12-31-80
364	Postal Finance Company	Tucson	1-22-81
572	C.I.T. Financial Serv., Inc	Tempe	1-22-81
709	C.I.T. Financial Serv., Inc	Phoenix	1-23-81
728	Avco Fin. Serv. of Maricopa, Inc	Tucson	1-31-81
14	Postal Finance Company	Phoenix	2-17-81
512	Postal Finance Company	Glendale	2-17-81
714	Avco Financial Serv. of Maricopa, Inc	Phoenix	2-18-81
101	Public Finance Corp. of Phoenix #2	Tucson	3-16-81
222	Public Finance Corp. of Phoenix #2	Tucson	3-16-81
67	Public Finance Corp. of Phoenix #2	Phoenix	3-16-81
579	Public Finance Corp. of Phoenix #2	Phoenix	3-16-81
142	Public Finance Corp. of Phoenix #2	Glendale	3-16-81
524	Public Finance Corp. of Phoenix #2	Mesa	3-16-81
176	Public Finance Corp. of Phoenix #2	Flagstaff	3-16-81
82	Public Finance Corp. of Phoenix #2	Yuma	3-16-81
10	Beneficial Finance Company of Arizona	Mesa	4-1-81
732	Associates Fin. Serv. Co. of Arizona Inc	Phoenix	4-1-81
695	Citicorp Person-to-Person Fin. Center	Yuma	4-3-81
553	Associates Fin. Serv., Inc	Tucson	5-1-81
45	Fidelity Fin. Serv., Inc	Flagstaff	5-7-81
302	C.I.T. Financial Serv., Inc	Tucson	5-15-81
789	Dial Finance Company of Arizona	Flagstaff	5-22-81
773	Termplan Inc. of Arizona	Phoenix	6-8-81
434	Western American Loan, Inc	Phoenix	6-9-81
591	Avco Financial Serv. of Maricopa, Inc	Tucson	6-30-81

SMALL LOANS MADE DURING THE PERIOD

1971-1981

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1971	68,481,824.00	268,329.00
June 30, 1972	110,804,992.00	42,323,168.00
June 30, 1973	119,674,870.00	8,869,878.00
June 30, 1974	124,805,955.00	5,131,085.00
June 30, 1975	105,353,102.00	(19,452,853.00)
June 30, 1976	112,337,337.00	6,984,235.00
June 30, 1977	129,856,937.00	17,519,600.00
June 30, 1978	138,870,436.00	9,013,499.00
June 30, 1979	138,320,200.00	(550,236.00)
June 30, 1980	136,277,564.00	(2,042,636.00)
June 30, 1981	120,200,382.00	(16,077,182)

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1981

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1980- 229
Number of licensees June 30, 1981- 206

SCHEDULE P - BALANCE SHEET

ASSETS	June 30, 1980 Small Loan Business	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
7. Receivable:						
(a) Gross Amount	$170,604,529	$157,319,736	$363,763,474	$111,655,358	$ 63,670,932	$696,409,500
(b) Less: Unearned Charges or Interest	31,165,599	21,354,257	8,883,043	10,498	12,777,789	43,025,587
(c) Less: Reserve for Bad Debts	5,737,963	5,434,227	3,661,819	2,155,987	2,115,363	13,367,396
(d) Net Receivables	133,700,967	130,531,252	451,218,612	109,488,873	48,777,780	640,016,517
8. Cash in Office and Banks	509,813	710,577	(1,163,592)	27,642	317,132	(108,241)
9. Real Estate (less Reserve for depreciation-building)	11,995	1,591	474,311	689		476,591
10. Furniture, fixtures, equipment (less Reserve for depreciation)	708,309	686,034	1,774,828	507,165	245,651	3,213,678
11. Deferred charges or prepaid expense	391,736	121,120	483,653	131,618	45,165	781,556
12. Other assets:						
(a) Organization or Development Expense	2,142	807				807
(b) Cost of Financing	7,660	158,879		65,963	1,015,572	1,240,414
(c) Other	944,942	1,271,557	1,681,283	908,669	860,910	4,722,419
13. Total assets	$136,277,564	$133,481,817	$454,469,095	$111,130,619	$ 51,262,210	$650,343,741

SCHEDULE B - BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1981
14. Accounts and Notes Payable:	
(a) Banks	$ 233,700
(b) Due to Parent Company or Affiliate	480,992,345
(c) Other Short Term Notes and Accounts	937,924
15. Bonds and Long Term Notes	83,258,120
16. Other Liabilities:	
(a) Accrued Expenses	3,726,718
(b) Other Expense Reserves	3,242,022
17. Branch Office Capital	45,254,030
18. Net Worth (If Individual or Partnership)	137,510
19. Capital Stock: (If Corporation)	
(a) Preferred	1,007,800
(b) Common	1,482,370
20. Appropriated Surplus or Capital Reserves	11,998,598
21. Surplus (Including Undivided Profits)	18,072,604
22. Total Liabilities and Capital	$650,343,741

SCHEDULE C - STATEMENT OF INCOME

For the period from July 1, 1980 to June 30, 1981

GROSS INCOME	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
23. Charges or Interest Collected and Earned	$ 29,240,812	$ 41,447,580	$ 20,262,773	$ 8,886,537	$ 99,837,702
24. Delinquency Charges Collected	669,509	75,471	915	341,452	1,087,347
25. All types Insurance (Sales Finance only)				4,345	4,345
26. Collections on Accounts Previously Charged Off	560,501	39,444	9,936	105,759	715,640
27. Interest on Bank Balances	11,665			148	11,813
28. Other Income	228,153	266,087	2,216	115,111	611,567
29. Total Gross Income	$ 30,710,640	$ 41,828,582	$ 20,275,840	$ 9,453,352	$102,268,414

SCHEDULE C - STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1980 to June 30, 1981

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	Small Loan Business	Other Loan Business	Revolving Loan Business	Sales Finance Business	TOTAL
30. Advertising		$ 606,890	$ 237,732	$ 195,630	$ 63,728	$ 1,103,980
31. Auditing		182,838	15,565	25,742	10,730	234,875
32. Bad Debts or Reserve for Bad Debts		6,235,899	2,729,766	(126,502)	1,213,124	10,052,287
33. Depreciation of Furn.,Fix. and Equip		211,868	297,445	81,922	103,661	694,896
34. Expense, Sundry		442,530	166,493	230,704	155,295	995,022
35. Insurance and Fidelity Bonds		59,754	81,816	44,821	34,443	220,834
36. Legal Fees and Disbursements		177,100	112,887	60,420	86,203	436,610
37. Postage and Expense		269,918	120,684	110,062	110,387	611,051
38. Printing, Stationery and Supplies		235,918	202,357	140,886	87,494	666,655
39. Rent		826,049	734,303	366,673	336,807	2,263,832
40. Salaries		4,912,929	3,543,185	2,104,340	1,798,371	12,358,825
41. Supervision and Administration		2,345,001	1,520,173	897,815	975,596	5,738,585
42. Taxes:						
(a) Income Taxes		5,556,247	15,653,650	7,990,957	2,418,073	31,618,927
(b) Licenses and License Taxes		56,611	10,357	6,359	13,022	86,349
(c) All Other Taxes		279,391	144,960	158,833	129,209	712,393
43. Telephone and Telegraph		489,388	394,737	212,855	197,354	1,294,334
44. Travel		176,501	160,379	92,324	66,331	495,535
45. Other Expenses of Conducting Business:						
(a) Recording and Acknowledging Fees		93,483	(135,953)	86,388	10,729	54,647
(b) Other		798,067	1,622,690	522,030	478,883	3,421,670
46. Total Expenses of Conducting Business (not including interest on borrowed funds)		$23,956,382	$27,613,226	$13,202,259	$8,289,440	$73,061,307
47. Total Net Earnings Derived from Business (before deducting interest on borrowed funds)		$ 6,754,258	$14,215,356	$ 7,073,581	$1,163,912	$29,207,107

SCHEDULE H - NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1981

SMALL LOAN BUSINESS	Number	Unpaid Balance of Notes
79. Accounts with No Payment for:		
(a) Two Months	2,616	$2,902,911
(b) Three Months or More	5,256	6,045,995
(c) Total	7,872	$8,948,906

SCHEDULE I - SUITS, POSSESSION AND SALES OF CHATTELS

Note: A Borrower's account may appear under any one or all of the classifications below.

SMALL LOAN BUSINESS	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	664	$ 778,789	
(b) Instituted During Period	1,319	1,787,829	
(c) Judgment Secured During Period	1,075	1,376,904	
(d) Settled Before Judgment During Period	354	467,103	
(e) Balance Pending at Close of Current Period	554	722,611	
81. Wage Assignments Filed During Period	263	354,569	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right:			
(1) Household Goods	28	34,075	
(2) Automobiles	69	131,891	
(3) Other Chattels and Property	22	44,810	
(b) By Voluntary Surrender:			
(1) Household Goods	42	49,859	
(2) Automobiles	107	193,597	
(3) Other Chattels and Property	27	32,371	
83. Sale of Chattels by Licensee:			
(a) With Borrower's Consent	136	196,890	72,911
(b) Without Borrower's Consent	244	395,883	276,968

SCHEDULE D - RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1980 to June 30, 1981

48. Surplus Balance at End of Previous Period		$ 15,528,592
Additions:		
49. Total Net Earnings Derived from all Business	$ 29,207,107	
50. Other Credit To Surplus for the Period:		
(a) Tax Adjustment	22,959,942	
(b) Net Income from Sale of Insurance in Connection with Small Loan, Revolving Loan and Other Loan Business	1,203,775	
(c) Other	13,595,873	
51. Total Additions for the period	66,966,697	
Deductions:		
52. Interest Paid	62,309,372	
53. Amortization	438,008	
54. Dividends Paid During the Period	601,902	
55. Other Charges to Surplus for the Period	1,073,403	
56. Total Deductions for the Period	64,422,685	
57. Net Additions to previous period's Surplus Balance		2,544,012
58. Surplus Balance at End of Present Period		$ 18,072,604

SCHEDULE E - ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1981

	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Total Loan Business
59. Net Receivables	$130,531,252	$351,218,612	$109,488,873	591,238,737
60. Furniture, Fixtures and Equipment	686,034	1,774,828	507,165	2,968,027
61. Real Estate	1,591	474,311	689	476,591
62. Working Capital:				
(a) Cost of Acquiring Receivables Currently Outstanding	12,041,141	17,956,095	17,418,347	47,415,583
(b) Cash in Office and Banks	710,577	(1,163,592)	27,642	(425,373)
(c) Accounts Receivable	339,717	113,814	663,048	1,116,579
(d) Home Office Assets Apportioned to Branches	1,736,003	1,236,842	1,765,542	4,739,387
(e) Deferred Charges, or Prepaid Expense	121,120	483,653	131,618	736,391
(f) Other..?	448,932	1,436,644	285,421	2,170,997
63. Going Concern Value:				
(a) Initial Cost of Establishment of Office	1,523,406	178,489	108,034	1,809,929
(b) Cost of Financing	10,247,796	15,130,704	8,107,704	33,486,204
64. Total Assets Used and Useful	158,387,569	388,840,400	138,505,083	685,733,052
65. Total Assets Used and Useful-End of Previous Period	158,169,101	46,323,116	315,068,835	519,561,052
66. Average Total Assets Used and Useful	158,278,335	217,581,758	226,786,959	602,647,052
Net Earnings	6,754,258	14,215,356	7,073,581	28,043,195
67. Percent of Net Earnings Derived from Business (before deducting interest paid on borrowed funds)	4.27	6.53	3.12	4.65

SCHEDULE F - ANALYSIS OF CHARGES

	Small Loan Business
68. Charges or Interest Collected and Earned during the period	29,240.812
69. Average Net Amount of Outstanding Loans	134,830,102
70. Actual Monthly Rate Collected	1.81%

SCHEDULE G - ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	% of Total Number of Accounts	% of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Loan Balances Outstanding (Less Unearned Charges) at Beginning of Period	$1,124			124,081	$139,438,930
72. Loans Made During the Period:					
(a) Loans of $300.00 or Less		3.62	.40	2,530	477,195
(b) Loans of $300.01 to $600.00		13.71	3.69	9,581	4,434,868
(c) Loans of $600.01 to $1,500.00		35.21	19.99	24,611	24,026,847
(d) Loans of $1,500.01 to $2,500.00		47.46	75.92	33,176	91,261,472
(e) Total Loans Made During the Period	$1,124	100.00%	100.00%	69,898	$120,200,382
73. Loan Balances Purchased During the Period				10,536	9,833,228
74. Loan Balances Sold During the Period				3,244	3,436,638
75. Loan Balances Charged Off During the Period				7,289	6,974,275
76. Collection During the Period				88,148	123,096,148
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$1,285			105,834	135,965,479
Analysis of Loans by Security					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,659	55.71	53.74	38,940	64,590,972
(b) Automobiles	1,936	11.27	12.69	7,879	15,253,885
(c) Real Estate	4,982	4.23	12.26	2,958	14,735,614
(d) Other Chattels	1,590	4.16	3.84	2,904	4,617,126
(e) Unsecured Notes	1,239	17.61	12.70	12,312	15,259,591
(f) Endorsed and/or Co-Maker Notes	881	4.85	2.48	3,387	2,982,974
(g) Wage Assignments	1,515	.66	.58	463	701,203
(h) Other Considerations	1,951	1.51	1.71	1,055	2,059,017
(i) Total	$1,124	100.00%	100.00%	69,898	120,200,382